NAVIENT | Department of Education Loan Servicing

PO BOX 9760
WILKES-BARRE, PA 18773-9760

[redacted]

[redacted], we've approved your request for an Income-Based Repayment plan.

Now that you're approved for an Income-Based Repayment (IBR) plan, here's a quick overview of what you can expect next. See the back of this page for a summary of the loans included in this plan.

Plan overview

Your Monthly Payment Amount: $566.48
Plan begin date: 02/07/18
Plan end date: 01/07/19

Please keep in mind that the amount above represents your total Monthly Payment for all eligible loans. If some of your loans have not yet entered repayment such as loans in a deferment or forbearance, your monthly billing statement(s) will reflect a lower amount due until those loans have entered a repayment status.

Remember, this Monthly Payment is based on your income, your family size, and other factors you reported to us when you applied for the plan. Please contact us if your financial circumstances change to determine if your Monthly Payment can be recalculated.

What to expect next

We'll send you a billing statement that shows your new Monthly Payment. If you don't receive it before your next Monthly Payment is due, please make sure to continue making your payments as previously scheduled.

If you choose to end the plan before 01/07/19, let us know.

This plan is only in effect for 12 months. You'll be notified in advance when your loans are up for renewal for the IBR plan. At that time, you'll be provided with a date to submit a new application, including any update to your family size, as well as your most recent income documentation.

If you choose not to renew, your Monthly Payment will change based on a 10-year standard repayment plan. Any unpaid Interest will be capitalized (added to your principal balance). If you renew but fail to certify your family size, we must assume a family size of one for the year.

We're here to help
We're always happy to help you find the repayment option that fits your situation best. If you

Account number
[redacted]

Date
01/07/18

Manage your account online
Navient.com

Contact us
800-722-1300

Monday–Thursday, 8 a.m.–9 p.m.
Friday, 8 a.m.–8 p.m. Eastern

Fax 855-281-1771

Remember, we can only process your application for loans you have with us. If you have loans with other servicers, make sure to apply for an Income-Driven Repayment plan with them separately.

Para comunicarse en Español con 'Atención al Cliente',
llame gratis al (800) 722-1300, y marque el numero correspondiente.

[redacted]

have any questions about this plan or your other repayment options, visit us online or give us a call.

Important disclosure(s)

Privacy Notice – Federal law requires the U.S. Department of Education (Dept. of Ed) to tell you how it collects, shares, and protects your personal information. The Dept. of Ed's privacy policy has not changed and you may review its policy and practices with respect to your personal information at Navient.com/EDPrivacyNotice or we will mail you a free copy upon request if you call us at 800-428-1039.

Credit bureau reporting
We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

Credit reporting accuracy
If you believe the information we are reporting to the consumer reporting agencies is not accurate or is incomplete, or you want to dispute it, please write us. Include your name, address and account number. Please identify the specific information in question, explain the basis of the dispute, and include all supporting documentation to substantiate the basis of the dispute. Mail your letter to: Navient - Department of Education Loan Servicing, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

Servicing of federal student loans
Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Navient, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Navient is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

Loan Information The loans listed below are the loans referred to in this letter. *If you have questions or concerns about your account, write to us at the address provided above*.

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]